Claims

What is claimed is:

5 1. A method for providing automatic coaching for a financial modeling and counseling

system comprising:

input personal financial data from a user;

input external financial market data;

process said personal financial data and said external financial market data;

10 output at least one of coaching advice, product configuration, and assessment of

an effect on a personal financial plan.

2. The method of claim 1 wherein a part of said personal financial plan is the user's

investment portfolio.

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3. The method of claim 1 wherein said personal financial data includes at least one of

data from a user's aggregated cash flow model, user's investment target value, and a

user's target date for achieving his financial goals.

20 4. The method of claim 1 wherein said external financial market data includes value of

various market benchmark indices, performance history of various securities, and price of

various securities.

5. The method of claim 1 further comprising providing automated coaching in helping conform said user financial portfolio to user's investment preferences.

6. The method of claim 5 wherein said user's investment preferences includes at least one of user risk tolerance, user investment style, and user market attitudes.

7. The method of claim 1 wherein the automatic coaching output is in natural language.

8. The method of claim 1 wherein said automated coaching further comprising providing the user with automated coaching for a computer generated portfolio based on a preferred user financial asset mix

9. A system for providing automated coaching for a financial modeling and counseling system comprising:

a database for receiving personal user financial data connected to a wide area network;

a database for receiving external financial market data connected to a wide area network;

a processing unit for processing said personal financial data and said external financial market data connected to a wide area network;

a user interface connected to a wide area network for outputting at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan.

10. The system of claim 9 wherein said personal financial plan is the user's investment portfolio.

11. The system of claim 9 further comprising:

5   a database for receiving data from a user aggregated cash flow model,;

a user interface for receiving user's investment target value and user target date for achieving user financial goals.

12. The system of claim 9 wherein said external market includes value of various market

10 benchmark indices, performance history of various securities, and price of various securities.

13. The system of claim 9 further comprising a user interface for providing automated coaching to help said user conform his financial portfolio to user's investment

15 preferences.

14. The system of claim 13 wherein said user preferences include at least one of user risk tolerance, user investment style, and user market attitudes.

20 15. The system of claim 9 further comprising a user interface to present to the user automatic coaching output in natural language.

16. The system of claim 9 wherein said wide area network is the Internet.

17. A computer program embodied on a computer readable medium for providing automatic coaching for a financial modeling and counseling system comprising:

    code segment for inputting personal financial data from a user;

5   code segment for inputting external financial market data;

    code segment for processing said personal financial data and said external financial market data;

    code segment for outputting at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan.

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18. The computer program embodied on a computer readable medium of claim 17 wherein said personal financial plan is the user's investment portfolio.

19. The computer program embodied on a computer readable medium of claim 17

15   wherein said personal financial data includes at least one of data from a user's aggregated cash flow model, user's investment target value, and a user's target date for achieving his financial goals.

20. The computer program embodied on a computer readable medium of claim 17

20   wherein said external financial market data includes value of various market benchmark indices, performance history of various securities, and price of various securities.

21. The computer program embodied on a computer readable medium of claim 17 further comprising providing automated coaching in helping conform said user financial portfolio to user's investment preferences.

5   22. The computer program embodied on a computer readable medium of claim 21 wherein said user's investment preferences includes at least one of user risk tolerance, user investment style, and user market attitudes.

23. The computer program embodied on a computer readable medium of claim 17
10   wherein the automatic coaching output is in natural language.

24. The computer program embodied on a computer readable medium of claim 17 wherein said automated coaching further comprising providing the user with automated coaching for a computer generated portfolio based on a preferred user financial asset mix

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